

Whereupon, there being no other witnesses present to be examined and further time being required for the production of evidence the said Commissioner was adjourned to the 15th day of February A. D. 1879, at which time, and at the place aforesaid, in the presence of the Solicitor for the Exceptant and the Mortgagee, I then & there proceeded to take the following testimony to wit: The Exceptant filed with the Commissioner as evidence Exhibits C, D & J, H, which are herewith returned by the said Commissioner

Charles H. Daughman, a witness of lawful age produced upon the part of the Mortgagee, being duly sworn and examined to Interrogatories filed with the Commissioner by Exceptant, and herewith returned, deposes & says to the

1st Interrogatory, What is your name, age, place of residence & occupation?
Answer,

Charles H. Daughman, aged 26, years; I reside in Frederick City, Md. and am one of the Publishers of "Frederick Citizen"

2^d Interrogatory (Excepted to)

Do you know what are the usual Terms for the sale of Real Estate under Mortgages, and if yea, state what are the usual terms of sale

Answer, I do, Cash.

To C. Interrogatories filed with the Commissioner by the Exceptant and herewith returned, the said Charles H. Daughman deposes and says to the

1st C. Interrogatory, You have stated in answer to the 2^d Interrogatory that the usual terms of sale under Mortgages of Real Estate is Cash, to what class of Mortgages is that confined

Answer, Those where the Mortgages prescribed "Cash" as their terms.

2^d C. Interrogatory, Do you advertise real Estate for sale in any other way, than under Mortgage, and if yea, state the different methods of said sales and the usual Terms?

Answer, We advertise Executors and Administrators' sales & sales under Decrees of the Court and public sales of private individuals. The Terms are usually one third Cash, and the balance one, two and three years and sometimes one and two years.

3^d C. Interrogatory

State, if you can, what proportion the Cash sales bear to the time sales as advertised by you?

Answer,

Time sales are I should think about $7/8$ ^{ths} or $9/10$ ^{ths} of the sales advertised by us.

To Re-Direct Interrogatories filed with the Commissioner by the Mortgagee, and herewith returned, the said Charles H. Daughman deposes & says to the